

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Apostolos Yialouris
aka Paul Yialouris
Debtor(s)

Bankruptcy Case No.: 15-21811-GLT
Related to Docket No. 77
Chapter: 13
Docket No.: 78 - 77
Concil. Conf.: September 6, 2018 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **July 2, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **August 6, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

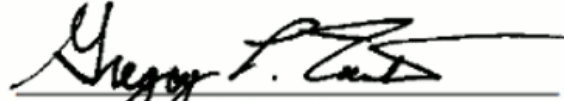
On **September 6, 2018** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: May 16, 2018

cm: All Creditors and Parties In Interest



Gregory L. Taddonio, Judge
United States Bankruptcy Court

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Apostolos Yialouris
 Debtor

Case No. 15-21811-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: ctak
 Form ID: 213

Page 1 of 2
 Total Noticed: 20

Date Rcvd: May 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2018.

db +Apostolos Yialouris, 819 Sherwood Road, Pittsburgh, PA 15221-3773
 cr +VW Credit Leasing Ltd., c/o Schiller & Knapp LLP, 950 New Loudon 'Rad,
 Latham, NY 12110-2100
 14072107 AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
 14095221 AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
 14048462 +American Express, P.O. Box 1270, Newark, NJ 07101-1270
 14123807 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14079460 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 14102107 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262,
 NEW YORK, NY 10087-9262
 14048464 +Jan Whittington, P.O. Box 2254, Grass Valley, CA 95945-2254
 14048466 +Tony Panozzo, 191 Mallard Pointe Drive, Valparaiso, IN 46385-7998
 14068959 +VW Credit, Inc., PO Box 9013, Addison, TX 75001-9013
 14643790 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14100452 +E-mail/Text: bnc@atlasacq.com May 17 2018 01:52:42 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 14049536 +E-mail/Text: bankruptcy@cavps.com May 17 2018 01:53:36 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 14060873 E-mail/Text: mrdiscen@discover.com May 17 2018 01:52:40 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14048465 +E-mail/PDF: gecsed@recoverycorp.com May 17 2018 01:55:44 Lowes Home Improvement,
 P.O. Box 530914, Atlanta, GA 30353-0914
 14085397 +E-mail/Text: bankruptcydpt@mcmcg.com May 17 2018 01:53:17
 Midland Credit Management, Inc as agent for, Midland Funding LLC, PO Box 2011,
 Warren, MI 48090-2011
 14064205 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 17 2018 01:53:13
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
 Harrisburg, PA 17128-0946
 14048468 E-mail/Text: vci.bkcy@vwcredit.com May 17 2018 01:53:30 VW Credit, P.O. Box 3,
 Hillsboro, OR 97123
 14048467 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 17 2018 01:52:37
 Verizon, P.O. Box 5029, Wallingford, CT 06492-7529

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Commonwealth of Pennsylvania, Department of Revenue
 cr VW Credit, Inc.
 14048463* +American Express, P.O. Box 1270, Newark, NJ 07101-1270

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2018 at the address(es) listed below:

Christos A. Katsaounis on behalf of Creditor Commonwealth of Pennsylvania, Department of Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us
 David Z. Valencik on behalf of Debtor Apostolos Yialouris dvalencik@c-vlaw.com, cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com
 James Warmbrodt on behalf of Creditor VW Credit, Inc. bkgroup@kmlawgroup.com
 Kenneth D. Henderson on behalf of Creditor Commonwealth of Pennsylvania, Department of Revenue RA-occbankruptcy1@state.pa.us, RA-occbankruptcy6@state.pa.us

District/off: 0315-2

User: ctak
Form ID: 213

Page 2 of 2
Total Noticed: 20

Date Rcvd: May 16, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Martin A. Mooney on behalf of Creditor VW Credit Leasing Ltd. ahight@schillerknapp.com,
kcollins@schillerknapp.com/tshariff@schillerknapp.com/cmack@schillerknapp.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 7